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FLOODPLAIN MANAGEMENT SECTION 449-2864

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WHY NFIP?

In the past, the typical national response to flood disasters was to advocate structural flood controls such as dams, levees, or walls, and to provide monetary relief to victims. Flood insurance was not available and plans for development frequently overlooked flood reduction measures.

In 1968, Congress passed the National Flood Insurance Act to reduce annual flood losses through more careful planning and to provide affordable flood insurance to property owners. The National Flood Insurance Program (NFIP) was established with the National Flood Insurance Act; it is administered by the Federal Insurance Administration of the Federal Emergency Management Agency (FEMA).

If your community wants to participate in the program, it has to apply to the NFIP so residents can become eligible to receive federal flood insurance coverage. Local officials must complete an application form and adopt preliminary floodplain management measures; these are submitted to FEMA for acceptance. Upon their acceptance, the community enters the Emergency Phase of the program. In this phase, preliminary flood information is developed, and limited amounts of insurance coverage can be obtained. With only preliminary flood information, minimal flood reduction efforts are required. When more detailed flood information becomes available, more comprehensive floodplain management efforts are adopted and enforced, and the community is enrolled in the Regular Phase of the NFIP. Higher insurance coverage is then available.

Maps produced by FEMA are used to illustrate the flood-prone areas in each community. These maps help alert residents to the hazard areas and reduce future losses through their proper management. Flood Hazard Boundary Maps are used mainly by communities that are in the Emergency Phase. Communities in the Regular Phase use Flood Insurance Rate Maps (FIRM) that differentiate the hazard areas into risk zones for insurance purposes; base flood elevations are also given. If the flood hazard is severe enough, a Flood Boundary and Floodway Map (Floodway) is developed to differentiate the floodway (greatest depth and velocities) from the floodway fringe (lower depths and velocities). No new structures are allowed in the floodway.

COMMUNITIES IN THE EMERGENCY PHASE OF THE NFIP

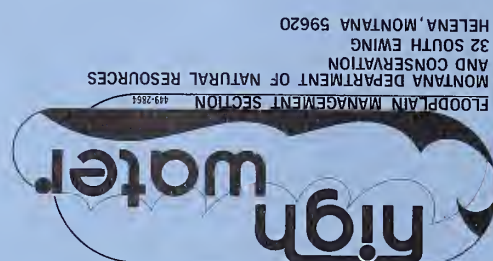
The following communities are in the Emergency Phase of the NFIP: Anaconda, Baker, Blaine County, Boulder, Broadus, Broadwater County, Browning, Chester, Chinook, Choteau, Circle, Columbia Falls, Conrad, Culbertson, Custer County, Dodson, Ennis, Fairview, Fallon County, Glasgow, Harlem, Havre, Hill County, Hot Springs, Jefferson County, Lake County, Livingston, Malta, Meagher County, Nashua, Park County, Phillips County, Plains, Richland County, Roundup, Ryegate, Saco, Sidney, Townsend, Treasure County, Twin Bridges, Valer, Valley County, White Sulphur Springs, Whitehall, Wibaux and Wibaux County. The following communities are in the emergency phase, but are in the process of converting into the regular phase: Beaverhead County, Denton, Dillon, Drummond, Fergus County, Flathead County, Gallatin County, Granite County, Grassrange, Laurel, Lewistown, Lima, Missoula, Missoula County, Moore, Philipsburg, Ravalli County, Stillwater County and Sweet Grass County.

Some of the above communities entered into the NFIP five or six years ago but have done little since to administer the program. The Floodplain Management Section of the Department of Natural Resources and Conservation is now working to bring information on the program to you and help you protect your community's flood hazard areas.

If a community that is in the NFIP does not enforce the regulations that were adopted by ordinance or resolution by its local officials, it jeopardizes its continued eligibility in the NFIP. This means that, by law, federal agencies and banks may not approve grant money, mortgage backing (FHA, FmHA, HUD, VA), direct loans, disaster relief, or other federal funds for projects or property located in the community's identified flood prone areas. Federal flood insurance will no longer be available for the property owners to purchase.

When a community has been suspended from the NFIP and a flood occurs during that period, the residents will have to turn to the community finances to obtain assistance. Flood damage can be expensive; flood insurance is a sound investment.

We urge you to enforce your community's regulations; don't risk losing federal support.



EMERGENCY PHASE REGULATIONS

When you see the word "regulations," you may have a negative reaction. However, in the case of floodplain management, regulations can produce real benefits.

When your community applied to the National Flood Insurance Program, the application information included an ordinance containing the preliminary floodplain management regulations. These are the minimum federal floodplain management standards required to maintain eligibility in the NFIP. A community may raise these standards, but can't make them less stringent.

Your community must develop floodplain development permits that are required for all new construction or other development in the flood hazard areas. The permits must be reviewed to assure that sites are reasonably free from flooding. Development should be on the highest spot of the property and as far away from the waterway as possible. All new structures must be properly anchored to prevent flotation. Most structures are anchored to their foundations, but mobile homes must be anchored by using over-the-top tie-downs. Construction materials and methods must be of a kind to minimize flood damage. An adequate drainage plan must be designed for new subdivisions. New or replacement utility systems must be located and designed to prevent flood loss.

Initially, these regulations may appear restrictive. If there is a question of whether a structure can meet requirements, perhaps the structure shouldn't be built in that particular location. The flood area has always been there and is a natural path for flood waters to follow. Allowing unrestricted development in such areas will result in increased flooding (flooding where it had not occurred before), as well as increased damage costs.

ENFORCE THE REGULATIONS

There has been a change in the federal assistance program for flood damage. In the past, the federal government would provide 100% assistance to the state and local governments. It is no longer that way. Monetary assistance now comes from 75% federal sources and 25% from state and local governments. Of that 25%, the local community contributes about 10%. If you lessen your flood damage potential by enforcing these regulations, your community will need to contribute less to that 25%.

By enforcing these regulations, your community will maintain its eligibility in the NFIP, and may also be saving many people from economic and emotional hardships.

BUYERS, BE CAUTIOUS

Floodplain land that is sold for homesites can be an expensive purchase. Flooding can destroy property that is in an area known to flood periodically. The loss could be high. Last year's flooding in Montana cost the state and the nation about \$30 million. Buyers who are thinking of building homes on an attractive "view" lot along a river or stream should consult their local floodplain administrator before they decide to buy land.

NFIP WORKSHOP

The Federal Emergency Management Agency has scheduled a three-day workshop on the floodplain management requirements of the National Flood Insurance Program. It's set for September 27-29, 1982 at the National Emergency Training Center in Emmitsburg, Maryland. The workshop is designed for local administrators whose communities are in the Regular Phase only. Topics to be covered are: enforcing the regulations, map reading, floodproofing, elevation of structures, and more.

FEMA will pay most of the expense, travel, and on-campus lodging. Participants will pay for meals (about \$11/day at the campus cafeteria) and the cost of getting to and from the airport.

Contact our office for more information and enrollment (which is limited) as soon as possible—call 449-2864 or write DNRC, Floodplain Management Section, 32 South Ewing, Helena, Montana 59620. The price is right—this workshop may not be offered again!

The July issue of High Water will contain information specifically for those communities in the Regular Phase of the NFIP.

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